Attorney or Party Name, Address, Telephone & FAX Numbers, State Bar Number & Email Address  M. Erik Clark 188693 Borowitz & Clark, LLP 100 N. Barranca Street, Suite 700, # 26 West Covina, CA 91791 (626) 332-8600 Fax: (626) 332-8644 188693 CA ecf@blclaw.com	FOR COU	RT USE ONLY
☐ Debtor appearing without attorney  ✓ Attorney for Debtor		
UNITED STATES BANK CENTRAL DISTRICT O	_	
List all names (including trade names) used by Debtor within	CASE NU	MBER: <b>6:25-bk-14182-SY</b>
the last 8 years. In re:	CHAPTER	R 13
Jerald Mark Jimenez		CHAPTER 13 PLAN
AKA Jerald M. Jimenez; AKA Jerry M. Jimenez Janice Louise Jimenez		☐ Original  ✓ 1 <sup>st</sup> Amended*
AKA Janice L. Jimenez		2 <sup>nd</sup> Amended*
ANA Vallice L. Villellez		Amended*
	*list b	elow which sections have been changed:
		[FRBP 3015(b); LBR 3015-1]
		SECTION 341(a) CREDITORS' MEETING:
	Date: Time:	August 6, 2025 8:00AM
		VIDEO CONFERENCE
	PLAN CO	NFIRMATION HEARING: [LBR 3015-1(d)]
	Date:	September 16, 2025
	Time:	1:30PM 3420 Twelfth Street, Crtrm #302
	Address:	Riverside, CA 92501
Debtor(s).		

"Bankruptcy Code" and "11 U.S.C." refer to the United States Bankruptcy Code, Title 11 of the United States Code. "FRBP" refers to the Federal Rules of Bankruptcy Procedure. "LBR" and "LBRs" refer to the Local Bankruptcy Rule(s) of this court.

### **Part 1: PRELIMINARY INFORMATION**

TO DEBTOR (the term "Debtor" includes and refers to both spouses as Debtors in a joint bankruptcy case): This Chapter 13 Plan (Plan) sets out options that may be appropriate in some cases, but the presence of an option in this Plan does not indicate that the option is appropriate, or permissible, in your situation. A Plan that does not comply with local rules and judicial rulings may not be confirmable. You should read this Plan carefully and discuss it with your attorney if you have one. If you do not have an attorney, you may wish to consult one.

TO ALL CREDITORS: This Plan is proposed by Debtor and your rights may be affected by this Plan. Your claim may be

reduced, modified, or eliminated. You should read this Plan carefully and discuss it with your attorney if you have one. If you do not have an attorney, you may wish to consult one.

## PLEASE NOTE THAT THE PROVISIONS OF THIS PLAN MAY BE MODIFIED BY ORDER OF THE COURT.

If you oppose this Plan's treatment of your claim or any provision of this Plan, you or your attorney must file a written objection to confirmation of the Plan at least 14 days before the date set for the hearing on confirmation. However, the amounts listed on a proof of claim for an allowed secured or priority claim control over any contrary amounts listed in the Plan. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See FRBP 3015. In addition, you must file a timely proof of claim in order to be paid under any plan. See LBR 3015-1 and FRBP 3002(a).

Defaults will be cured using the interest rate set forth below in the Plan.

## The following matters may be of particular importance to you:

Debtor must check one box on each line to state whether or not this Plan includes each of the following items. If an item is checked as "Not Included," if both boxes are checked, or neither box is checked, the item will be in

ineffecti	ve if set out later as a provision in this Plan.
1.1	Valuation of property and avoidance of a lien on property of the bankruptcy estate, set out in Class 3E and/or Section IV (11 U.S.C. § 506(a) and (d)):  ☐ Included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section IV (11 U.S.C. § 522(f)):  ☐ Included ☑ Not included
1.3	Less than full payment of a domestic support obligation that has been assigned to a governmental unit pursuant to 11 U.S.C. §1322(a)(4). This provision requires that payments in Part 2 Section I.A. be for a term of 60 months:  ☐ Included ☑ Not included
1.4	Other Nonstandard Plan provisions, set out in Section IV: ☐ Included   ✓ Not included
<b>EXCEPT</b>	EDITORS ARE REQUIRED TO FILE A PROOF OF CLAIM IN ORDER TO HAVE AN ALLOWED CLAIM AS PROVIDED IN FRBP 3002(a). A Debtor whose Plan is confirmed may be eligible thereafter to receive a e of debts to the extent specified in 11 U.S.C. § 1328.
	ess of whether this Plan treats a claim as secured or unsecured, any lien securing such claim is not avoided othe provided by law or order of the court.
Part 2: P	PLAN TERMS
Debtor pr	roposes the following Plan terms and makes the following declarations:
Section	I. PLAN PAYMENT AND LENGTH OF PLAN
d	Monthly Plan Payments will begin 30 days from the date the bankruptcy petition was filed. If the payment due date falls on the 29 <sup>th</sup> , 30 <sup>th</sup> , or 31 <sup>st</sup> day of the month, payment is due on the 1 <sup>st</sup> day of the following month (LBF 3015-1(k)(1)(A)).
:	Payments by Debtor of:  \$ 1,190.00
April 2019	This form is mandatory. It has been approved for use in the United States Bankruptcy Court for the Central District of California.  Page 2 F3015-1.01.CHAPTER13.PLAN

## B. Nonpriority unsecured claims.

The total amount of estimated non-priority unsecured claims is \$135,212.00.

- 1. Unless otherwise ordered by the court, after Class 1 through Class 4 creditors are paid, allowed nonpriority unsecured claims that are not separately classified (Class 5) will be paid *pro rata* per the option checked below. If both options below are checked, the option providing the largest payment will be effective.
  - a. **Percentage" plan:** <u>68</u>% of the total amount of these claims, for an estimated total payment of \$92,207.90.
  - b. **W** "Residual" plan: The remaining funds, after disbursements have been made to all other creditors provided for in this Plan, estimated to pay a total of \$92,207.90 and 68% to claims in Class 5. The amount distributed to Class 5 claims may be less than the amount specified here depending on the amount of secured and priority claims allowed.
- 2. Minimum Plan payments. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least the greater of the following amounts:
  - (a) the sum of \$25,481.91, representing the liquidation value of the estate in a hypothetical Chapter 7 case under 11 U.S.C. § 1325(a)(4), or
  - (b) if Debtor has above-median income and otherwise subject to 11 U.S.C. § 1325(b), the sum of \$\ \begin{align\*} 80,719.20 \\ , \end{align\*}, representing all disposable income payable for 60 months under the means test.
- C. Income tax refunds. Debtor will provide the Chapter 13 Trustee with a copy of each income tax return filed during the Plan term within 14 days of filing the return and, unless the Plan provides 100% payment to nonpriority unsecured creditors (Class 5), will turn over to the Chapter 13 Trustee all federal and state income tax refunds received for the term of the plan. The Debtor may retain a total of \$500 of the sum of the federal and state tax refunds for each tax year. Income tax refunds received by the debtor and turned over to the Chapter 13 Trustee or directly turned over to the Chapter 13 Trustee by the taxing authorities do not decrease the total amount of payments stated in Section I.A., above. The refunds are pledged to the plan in addition to the amounts stated in Section I.A. and can be used by the Chapter 13 Trustee to increase the percentage paid to general unsecured creditors without further order of the Bankruptcy Court.
- D. In the event that secured creditor(s) file a Notice of Postpetition Fees and Costs pursuant to FRBP 3002.1(c), the Chapter 13 Trustee is authorized, but not required, to commence paying those charges 90 days after that notice is filed, unless within that time the Debtor contests those charges by filing a motion to determine payment under FRBP3002.1(e) or agrees to pay those charges by filing a motion to modify this Plan.
- E. Debtor must make preconfirmation adequate protection payments for any creditor that holds an allowed claim secured by personal property where such security interest is attributable to the purchase of such property and preconfirmation payments on leases of personal property whose allowed claim is impaired by the terms proposed in this Plan. Debtor must make preconfirmation adequate protection payments and preconfirmation lease payments to the Chapter 13 Trustee for the following creditor(s) in the following amounts:

Creditor/Lessor Name	Collateral Description	Last 4 Digits of Account #	Amount
-NONE-			

Each adequate protection payment or preconfirmation lease payment will accrue beginning the 30th day from the date of filing of the case. The Chapter 13 Trustee must deduct the foregoing adequate protection payment(s) and/or preconfirmation lease payment from Debtor's Plan Payment and disburse the adequate protection payment or preconfirmation lease payment to the secured creditor(s) at the next disbursement or as soon as practicable after the payment is received and posted to the Chapter 13 Trustee's account. The Chapter 13 Trustee will collect his or her statutory fee on all receipts made for preconfirmation adequate protection payments or preconfirmation lease payments.

- F. Debtor must not incur debt greater than \$1,000 without prior court approval unless the debt is incurred in the ordinary course of business pursuant to 11 U.S.C. §1304(b) or for medical emergencies.
- G. The Chapter 13 Trustee is authorized to disburse funds after the date the Plan confirmation is announced in open court.
- H. Debtor must file timely all postpetition tax returns and pay timely all postconfirmation tax liabilities directly to the appropriate taxing authorities.
- I. Debtor must pay all amounts required to be paid under a Domestic Support Obligation that first became payable after the date of the filing of the bankruptcy petition.
- J. If the Plan proposes to avoid a lien of a creditor, the Chapter 13 Trustee must not disburse any payments to that creditor on that lien until the Plan confirmation order is entered.
- K. Debtor must pay all required ongoing property taxes and insurance premiums for all real and personal property that secures claims paid under the Plan.

## Section II. ORDER OF PAYMENT OF CLAIMS; CLASSIFICATION AND TREATMENT OF CLAIMS:

Except as otherwise provided in this Plan, the Chapter 13 Trustee must disburse all available funds for the payment of claims as follows:

## A. ORDER OF PAYMENT OF CLAIMS:

- **1st** If there are Domestic Support Obligations, the order of priority will be:
  - (a) Domestic Support Obligations and the Chapter 13 Trustee's fee not exceeding the amount accrued on Plan Payments made to date;
  - (b) Administrative expenses (Class 1(a)) until paid in full;

If there are no Domestic Support Obligations, the order of priority will be:

- (a) The Chapter 13 Trustee's fee not exceeding the amount accrued on Plan Payments made to date;
- (b) Administrative expenses (Class 1(a)) until paid in full.
- **2nd** Subject to the 1st paragraph, *pro rata* to all secured claims and all priority unsecured claims until paid in full except as otherwise provided in this Plan..
- **3rd** Non-priority unsecured creditors will be paid *pro rata* except as otherwise provided in this Plan. No payment will be made on nonpriority unsecured claims until all the above administrative, secured and priority claims have been paid in full unless otherwise provided in this Plan.

#### **B. CLASSIFICATION AND TREATMENT OF CLAIMS:**

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## ALLOWED UNSECURED CLAIMS ENTITLED TO PRIORITY UNDER 11 U.S.C. §507

Class 1 claims will be paid in full pro rata. Any treatment that proposes to pay claims in Class 1(a) or 1(b) less than in full must be agreed to in writing by the holder of each such claim and specifically addressed in Section IV.D.

Unless otherwise ordered by the court, the claim amount stated on a proof of claim, and the dollar amount of any allowed administrative expense, controls over any contrary amount listed below.

	CATEGORY	AMOUNT OF PRIORITY CLAIM	INTEREST RATE, if any	TOTAL PAYMENT
a. /	Administrative Expenses			
(1)	Chapter 13 Trustee's Fee – esti	mated at 11% of all pa	yments to be made to	all classes through this Plan.
(2)	Attorney's Fees	\$3,975.00		\$3,975.00
(3)	Chapter 7 Trustee's Fees			
(4)	Other			
(5)	Other			
b. (	Other Priority Claims			
(1)	Internal Revenue Service			
(2)	Franchise Tax Board			
(3)	Domestic Support Obligation			
(	) Other			
C.	Domestic Support Obligations the Plan pursuant to §1322(a)(4) (the months)	nat have been assigned is provision requires th	d to a governmental unat payments in Part 2	unit and are not to be paid in full in the 2 Section I.A. be for a term of 60
	(specify creditor name):			
_ S∈	ee attachment for additional claims	s in Class 1.		

#### CLASS 2

CLAIMS SECURED SOLELY BY PROPERTY THAT IS DEBTOR'S PRINCIPAL RESIDENCE ON WHICH OBLIGATION MATURES AFTER THE FINAL PLAN PAYMENT IS DUE

Check one.

None. If "None" is checked, the rest of this form for Class 2 need not be completed.

✓ Debtor will maintain and make the current contractual installment pay	yments on the secured claims listed below,
with any changes required by the applicable contract and noticed in c	onformity with any applicable rules. Unless
otherwise ordered by the court, these payments will be disbursed either	er by the Chapter 13 Trustee or directly by
Debtor, as specified below. Debtor will cure the prepetition arrea	rages, if any, on a listed claim through
disbursements by the Chapter 13 Trustee, with interest, if any, at the rat	e stated.

The arrearage amount stated on a proof of claim controls over any contrary amount listed below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	AMOUNT OF ARREARAGE, IF ANY	INTEREST RATE	ESTIMATED MONTHLY PAYMENT ON ARREARAGE	ESTIMATED TOTAL PAYMENTS	POST- PETITION PAYMENT DISBURSING AGENT
NewRez, LLC	xxxxxx9136	\$0.00	0.00%	\$0.00	\$0.00	☐Trustee  ✓ Debtor
Tesla	xx-xxxxxx34-00	\$0.00	0.00%	\$0.00	\$0.00	☐Trustee  ✓ Debtor
Third Federal Savings & Loan	xxxxxx1719	\$0.00	0.00%	\$0.00	\$0.00	☐Trustee  ✓ Debtor

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CLASS 3A
UNIMPAIRED CLAIMS TO BE PAID DIRECTLY BY DEBTOR
Check one.
☐ None. If "None" is checked, the rest of this form for Class 3A need not be completed.
✓ Debtor will make regular payments, including any preconfirmation payments, directly to the following creditors in accordance with the terms of the applicable contract (Include Creditor Name and Last 4 Digits of Account Number):
Gm Financial xxxxxxxx3307
Schoolsfirst FCU xxxxx0001
The claims of these creditors are unimpaired under the plan.
See attachment for additional claims in Class 3A.

## CLASS 3B

CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE TO BE BIFURCATED AND PAID IN FULL DURING THE TERM OF THIS PLAN.

Check one.

**▼ None.** If "None" is checked, the rest of this form for Class 3B need not be completed.

☐ Debtor proposes:

Bifurcation of Claims - Dollar amounts/lien avoidance. Except as provided below regarding bifurcation of

claims into a secured part and an unsecured part, the claim amounts listed on a proof of claim control this Plan over any contrary amounts listed below.

- (a) Bifurcated claims secured parts: Debtor proposes that, for the purposes of distributions under this Plan, the dollar amount of secured claims in this Class 3B should be as set forth in the column headed "Secured Claim Amount." For that dollar amount to be binding on the affected parties, either
  - (i) Debtor must obtain a court order granting a motion fixing the dollar amount of the secured claim and/or avoiding the lien, or
  - (ii) Debtor must complete and comply with Part 2 Section IV.C., so that the Plan itself serves as such a motion; the "Included" boxes must be checked in Part 1 Paragraphs 1.1 and/or 1.2 (indicating that this Plan includes valuation and lien avoidance, and/or avoidance of a judicial lien or nonpossessory, nonpurchase-money lien in Section IV.C.); and this Plan must be confirmed - if any one of those conditions is not satisfied, then the claim will not be bifurcated into a secured part and an unsecured part pursuant to this sub-paragraph.
- (b) Bifurcated claims unsecured parts: Any allowed claim that exceeds the amount of the secured claim will be treated as a nonpriority unsecured claim in Class 5 below.

NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	CLAIM TOTAL	SECURED CLAIM AMOUNT	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

☐ See attachment for additional claims in Class 3B.

# CLASS 3C CLAIMS SECURED BY REAL OR PERSONAL PROPERTY WHICH ARE TO BE PAID IN FULL DURING THE TERM OF THIS PLAN (WITHOUT BIFURCATION), INCLUDING CURE OF ARREARS, IF APPLICABLE. Check all that apply. None. If "None" is checked, the rest of this form for Class 3C need not be completed. Debtor proposes to treat the claims listed below as fully secured claims on the terms set forth below. These claims will not be bifurcated. The claim amounts listed on a proof of claim control this Plan over any contrary amounts listed below. IMPAIRED CLAIMS PAID THROUGH THE PLAN BY THE TRUSTEE

Name of Creditor	Last 4 Digits of Account NUMBER	CLAIM TOTAL	INTEREST RATE	Estimated Monthly Payment	ESTIMATED TOTAL PAYMENTS		
CURE AND MAINTAIN CLAIMS							
☐ Debtor will maintain and make the current contractual installment payments (Ongoing Payments) on the secured claims listed below pursuant to the terms of the applicable contract, except as stated otherwise in this Plan. These							

April 2019

payments will be disbursed either by the Chapter 13 Trustee or directly by Debtor, as specified below. Debtor will cure and pay the prepetition arrearages, if any, on a claim listed below through disbursements by the Chapter 13 Trustee, with interest, if any, at the rate stated. The dollar amount of arrearage stated on a proof of claim controls over any contrary amount listed below.

		Cure of Default						
Name of Creditor	Last 4 Digits of Account Number	AMOUNT OF ARREARAGE, IF ANY	INTEREST RATE	ESTIMATED MONTHLY PAYMENT ON ARREARAGE	ESTIMATED TOTAL PAYMENTS	ONGOING PAYMENT DISBURSING AGENT		
						Trustee Debtor		

☐ See attachment for additional claims in Class 3C.								
		CLASS 3D						
SECURED CLAIMS EXCLUDED FROM 11 U.S.C. §506								
Check one.								
▼ None. If "None" is checked,	, the rest of this	form for Class 3D i	need not be cor	mpleted.				
☐ The claims listed below were	e either:							
Incurred within 910 days before vehicle acquired for the personal control of the personal control			l by a purchas	e money security i	nterest in a moto			
Incurred within 1 year of the pervalue.	etition date and	secured by a purch	ase money sec	curity interest in any	other thing of			
These claims will be paid in full u of claim controls over any contral			ate stated belov	v. The claim amoun	t stated on a proo			
NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	CLAIM TOTAL	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS			

☐ See attachment for additional claims in Class 3D.

			CLASS 4						
Check one.	OTHER CLAIMS ON WHICH THE LAST PAYMENT ON A CLAIM IS DUE AFTER THE DATE ON WHICH THE FINAL PLAN PAYMENT IS DUE, WHICH ARE PROVIDED FOR UNDER 11 U.S.C. §1322(b)(5) Check one.								
✓ None. If "None" is checked, the rest of this form for Class 4 need not be completed.									
claims listed be payments will t cure and pay tl Trustee, with in	aintain and make the elow pursuant to the be disbursed either the he prepetition arrear aterest, if any, at the ary amount listed belo	terms of the app by the Chapter 1 rages, if any, on a rate stated. The	plicable contract I3 Trustee or dir a claim listed b	, except as state rectly by Debtor, selow through dis	ed otherwise in t as specified be sbursements by	this Plan. These elow. Debtor will the Chapter 13			
NAME OF	LAST 4 DIGITS OF	AMOUNT OF	INTEREST	Cure of Default	ESTIMATED	ONGOING			
CREDITOR	NUMBER	ARREARAGE, IF ANY	INTEREST RATE	MONTHLY PAYMENT ON ARREARAGE	TOTAL PAYMENTS	PAYMENT DISBURSING AGENT			
						Trustee Debtor			
☐ See attachment f	or additional claims i	n Class 4.							
		c	LASS 5A						
Allowed nonpriority	NON-PRIORITY unsecured claims no					/e.			
	y if Debtor propose e" is checked, the re	es any separate		of nonpriority un		S.			

	C	LASS 5B		
☐ Maintenance of payments. Debtor claims listed below on which the last pawill be disbursed by Debtor.				
NAME OF CREDITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	INTEREST RATE	ESTIMATED MONTHLY PAYMENT	ESTIMATED TOTAL PAYMENTS

April 2019

		С	LASS 5C					
Other separately	classified nonp	riority unsecure	ed claims.					
NAME OF CRE	DITOR	LAST 4 DIGITS OF ACCOUNT NUMBER	AMOUNT TO BE PAID ON THE CLAIM	INTEREST RATE	ESTIMATED TOTAL AMOUNT OF PAYMENTS			
☐ See attachment for a	dditional claims ir	n Class 5.						
CLASS 6								
		SURRENDE	R OF COLLATERAL					
Check one.								
<b>▼ None</b> . If "None" is	checked, the res	t of this form for	Class 6 need not be	completed.				
requests that upon	confirmation of the confir	he Plan the stay 1301 be termina	under 11 U.S.C. § 36 ated in all respects. A	62(a) be termir	the creditor's claim. Debtor nated as to the collateral only nsecured claim resulting from			
☐ See attachment for a	dditional claims i	in Class 6.						
		(	CLASS 7					
Any executory contract Check one.			CTS AND UNEXPIRE below are deemed re					
<b>▼ None</b> . If "None" is	checked, the res	et of this form for	Class 7 need not be	completed.				
☐ The executory con issue and the other				s specified ( <i>id</i>	entify the contract or lease at			
Creditor Name:					_			
Description:								
[	Rejected		☐ Assumed to be paid over _	; cure amoun months	t (if any): \$			

Creditor Name:		
Description:		
_	Rejected	☐ Assumed; cure amount (if any): \$
	-	to be paid over months
Payments to be made through o		months of filing of the bankruptcy petition. All cure payments will be e Chapter 13 Trustee.
☐ See attachment fo	or additional claims in	Class 7.

### Section III. PLAN SUMMARY

CLASS 1a	\$3,975.00
CLASS 1b	\$0.00
CLASS 1c	\$0.00
CLASS 2	\$0.00
CLASS 3B	\$0.00
CLASS 3C	\$0.00
CLASS 3D	\$0.00
CLASS 4	\$0.00
CLASS 5A	\$92,207.90
CLASS 5C	\$0.00
CLASS 7	\$0.00
SUB-TOTAL	\$96,182.90
CHAPTER 13 TRUSTEE'S FEE (Estimated 11% unless advised otherwise)	\$10,580.10
TOTAL PAYMENT	\$106,763.00

## Section IV. NON-STANDARD PLAN PROVISIONS

**▼ None.** If "None" is checked, the rest of Section IV need not be completed.

Pursuant to FRBP 3015(c), Debtor must set forth all nonstandard Plan provisions in this Plan in this separate Section IV of this Plan and must check off the "Included" box or boxes in Paragraphs 1.1, 1.2, 1.3 and/or 1.4 of Part 1 of this Plan. Any nonstandard Plan provision that does not comply with these requirements is <u>ineffective</u>. A nonstandard Plan provision means any Plan provision not otherwise included in this mandatory Chapter 13 Plan form, or any Plan provision deviating from this form.

The nonstandard Plan provisions seeking modification of liens and security interests address only those liens and security interests known to Debtor, and known to be subject to avoidance, and all rights are reserved as to any matters not currently known to Debtor.

A. Debtor's	Intent to	File Se	parate Mo	tion to	Value	Property	/ Subje	ect to	Creditor's	Lien or	Avoid	Cred	ditor's Lie	en
[11 U.S.C.	§ 506(a)	) and (d	l)]. Debtor	will fi	le moti	ion(s) to	value	real c	or person	al prope	erty of	the b	ankrupt	су
estate and	or to avo	id a lien	pursuant	to 11 l	J.S.C §	506(a)	and (d)	), as s	pecified in	Attacl	nment A	A.		

Case	e 6:25-bk-14182-SY Doc 13 Filed 06/30/25 Entered 06/30/25 14:28:13 Desc Main Document Page 12 of 18
<u>Se</u> noi pui	Debtor's Intent to File Separate Motion to Avoid Creditor's Judicial Lien or Nonpossessory, Nonpurchase curity Interest [11 U.S.C. § 522(f)]. Debtor will file a Motion to avoid a judicial lien or nonpossessory, nepurchase-money security interest, on real or personal property of the bankruptcy estate listed below resuant to 11 U.S.C § 522(f). If the court enters an order avoiding a lien under 11 U.S.C. § 522(f), the Chapter Trustee will not pay any claim filed based on that lien as a secured claim.
Name of Cre	ditor Lienholder/Servicer:
<b>Description</b>	of lien and collateral ( <i>e.g.</i> , 2 <sup>nd</sup> lien on 123 Main St.):
Name of Cre	ditor Lienholder/Servicer:
<b>Description</b>	of lien and collateral ( <i>e.g.</i> , 2 <sup>nd</sup> lien on 123 Main St.):
Name of Cre	ditor Lienholder/Servicer:
<b>Description</b>	of lien and collateral ( <i>e.g.</i> , 2 <sup>nd</sup> lien on 123 Main St.):
C. Deb following serve a must sinstruct Plan. Finform	ment for any additional liens and security interests to be avoided by separate 11 U.S.C. § 522(f) motion.  tor's Request in this Plan to Modify Creditor's Secured Claim and Lien. Debtor proposes to modify the no secured claims and liens in this Plan without a separate motion or adversary proceeding - this Plan will as the motion to value the collateral and/or avoid the liens as proposed below. To use this option, Debtor serve this Plan, LBR Form F 3015-1.02.NOTICE.341.LIEN.CONFRM and all related exhibits as cited in that form. Note: Not all Judges will grant motions to value and/or avoid liens through this Please consult the specific Judge's Instructions/Procedures on the court's website for more ation.  DEBTOR'S REQUEST TO MODIFY CREDITOR'S SECURED CLAIM AND LIEN  EDITOR LIENHOLDER/SERVICER
	Real property collateral (street address and/or legal description or document recording number, including county of recording):
	(attach page with legal description of property or document recording number as appropriate).  Other collateral (add description such as judgment date, date and place of lien recording, book and page number):
	11 U.S.C. § 522(f) – Debtor seeks avoidance of your lien(s) on the above described collateral effective immediately upon issuance of the order confirming this Plan.
	11 U.S.C. § 506(a) and (d) – Debtor seeks avoidance of your lien(s) on the above described collateral that will be effective upon the earliest to occur of either payment of the underlying debt determined under nonbankruptcy law or one of the following:
	(1) discharge under 11 U.S.C. § 1328, or

Value of collateral:					\$
Liens reducing equity	(to which subject li	ien can attach): \$_ance under 11 U.S.C. {	+ \$	+ \$	= (\$
Exemption (only appli	icable for lien avoid	ance under 11 U.S.C. §	522(f)):	<del></del>	(\$
and/or lien avoidand Attachment B, C and	ce of the above-list <u>d/or D</u> to this Plan,	court issue an order g ted creditor on the ab , as applicable. ( <i>Debt</i> e pry court forms for mo	ove-described cor must use and	ollateral in attach a se	n the form <i>eparate Attachment</i>
and/or lien avoidand Attachment B, C and B, C and/or D which	ce of the above-list d/or <u>D</u> to this Plan, are also mandato	ted creditor on the ab , as applicable. ( <i>Debto</i> ory court forms for mo	ove-described cor must use and odification of each	ollateral in attach a se h secured	n the form eparate Attachment I claim and lien.)
and/or lien avoidand Attachment B, C and B, C and/or D which	ce of the above-list d/or <u>D</u> to this Plan, are also mandato	ted creditor on the ab , as applicable. ( <i>Debt</i> e	ove-described cor must use and odification of each	ollateral in attach a se h secured	n the form eparate Attachment I claim and lien.)
and/or lien avoidand Attachment B, C and B, C and/or D which Amount of remaining	ce of the above-list d/or D to this Plan, are also mandato secured claim (neg	ted creditor on the ab , as applicable. ( <i>Debto</i> ory court forms for mo	ove-described cor must use and edification of each listed as \$-0):	ollateral in attach a so h secured	n the form eparate Attachment I claim and lien.)\$

D. Other Non-Standard Plan Provisions (use attachment, if necessary):

#### V. REVESTING OF PROPERTY

Property of the bankruptcy estate will not revest in Debtor until a discharge is granted or the case is dismissed or closed without discharge. Revesting will be subject to all liens and encumbrances in existence when the case was filed, except those liens avoided by court order or extinguished by operation of law. In the event the case is converted to a case under Chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate will vest in accordance with applicable law. After confirmation of this Plan, the Chapter 13 Trustee will not have any further authority or fiduciary duty regarding use, sale, or refinance of property of the estate except to respond to any motion for proposed use, sale, or refinance as required by the LBRs. Prior to any discharge or dismissal, Debtor must seek approval of the court to purchase, sell, or refinance real property.

By filing this document, the Attorney for Debtor, or Debtor if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Plan are identical to those contained in the Central District of California Chapter 13 Plan other than any nonstandard Plan provisions included in Section IV.

Date:

M. Erik Clark 188693 Attorney for Debtor

Jerald Mark Jimenez Débto

Janice Louise Jkney

Debtor 2

# ATTACHMENT A to Chapter 13 Plan/Confirmation Order (11 U.S.C. §§ 506: valuation/lien avoidance by separate motion(s))

**☑** None. If "None" is checked, the rest of this Attachment A need non be completed.

1.	Cre	editor Lienholder/Servicer:
		Subject Lien (e.g., 2 <sup>nd</sup> Lien on 123 Main St.):
2.	Cre	editor Lienholder/Servicer:
_,		Subject Lien (e.g., 3 <sup>rd</sup> Lien on 123 Main St.):
3.	Cre	editor Lienholder/Servicer:
		Subject Lien (e.g., 4 <sup>th</sup> Lien on 123 Main St.):
4.	Cre	editor Lienholder/Servicer:
		Subject Lien (e.g., 2 <sup>nd</sup> Lien on 456 Broadway):
5.	Cre	editor Lienholder/Servicer:
		Subject Lien (e.g., 3 <sup>rd</sup> Lien on 456 Broadway):
6.	Cre	editor Lienholder/Servicer:
		Subject Lien (e.g., 4 <sup>th</sup> Lien on 456 Broadway):
7.	Cre	editor Lienholder/Servicer: Subject Lien (e.g., 2 <sup>nd</sup> Lien on 789 Crest Ave.):
		Subject Lien (e.g., 2 Lien on 769 Crest Ave.).
8.	Cre	editor Lienholder/Servicer: Subject Lien (e.g., 3 <sup>rd</sup> Lien on 789 Crest Ave.):
		Subject Lieft (e.g., 5 - Lieft off 769 Crest Ave.).
9.	Cre	editor Lienholder/Servicer: Subject Lien (e.g., 4 <sup>th</sup> Lien on 789 Crest Ave.):
		Cubject Lieft (c.g., 4 Lieft of 100 Crock/tro.).
Att	ach	additional pages for more liens/provisions.)
ceri atta	ify u chm	CICATION: I have prepared this attachment (including any additional pages) for use by the Chapter 13 Trustee. I nder penalty of perjury under the laws of the United States of America that the information provided in this lent is accurate to the best of my knowledge after reasonable inquiry, and I acknowledge that the Chapter 13 has no duty to verify the accuracy of that information.
		ed on (date) $6/30/25$
		name: M. Erik Clark 188693 Signature:
V	Atto	rney for Debtor or Debtor appearing without attorney

## PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is:

100 N. Barranca Street, Suite 250 West Covina, CA 91791

	rved <b>(a)</b> on the judge in chambe	ent entitled ( <i>specify</i> ): <u>FIRST AMENDED CHAPTER 13 PLAN</u> will be ers in the form and manner required by LBR 5005-2(d); and <b>(b)</b> in the
Orders and LBR, t June 30, 2025, I c	the foregoing document will be se hecked the CM/ECF docket for t	E OF ELECTRONIC FILING (NEF): Pursuant to controlling General erved by the court via NEF and hyperlink to the document. On (date) his bankruptcy case or adversary proceeding and determined that the List to receive NEF transmission at the email addresses stated below:
	stee (RS): ustpregion16.rs.ecf@u R): notice-efile@rodan13.com	usdoj.gov
		☐ Service information continued on attached page
On <u>June 30, 202</u> adversary proceed postage prepaid, a	ding by placing a true and correc	and/or entities at the last known addresses in this bankruptcy case or topy thereof in a sealed envelope in the United States mail, first class, the judge here constitutes a declaration that mailing to the judge will ment is filed.
Jerald Mark Jimer Janice Louise Jim 4352 Camelia Cou Chino, CA 91710	enez	
		⊠ Service information continued on attached page
for each person or the following perso such service meth	rentity served): Pursuant to F.R ons and/or entities by personal dood), by facsimile transmission ar	IGHT MAIL, FACSIMILE TRANSMISSION OR EMAIL (state method Civ.P. 5 and/or controlling LBR, on (date), I served elivery, overnight mail service, or (for those who consented in writing to ind/or email as follows. Listing the judge here constitutes a declaration udge will be completed no later than 24 hours after the document is
		☐ Service information continued on attached page
l declare under pe	enalty of perjury under the laws o	f the United States that the foregoing is true and correct.
June 30, 2025	Carmen Barahona	/s/ Carmen Barahona
Date	Printed Name	Signature

American Express	Amex	Amex/Cbna
Bankruptcy Department	P.O. Box 297871	9111 Duke Blvd
P.O. Box 53779	Fort Lauderdale, FL 33329	Mason, OH 45040
Phoenix, AZ 85027		
Apple Card/Gs Bank Usa	Bank of America	Bank Of America
Lockbox 6112 P.O. Box 7247	P.O. Box 982238	P.O. Box 21846
Philadelphia, PA 19170	El Paso, TX 79998	Bankruptcy Department
i initadelpina, 171 17170	211 450, 171 75550	Greensboro, NC 27420
		Greensoore, ive 27 120
Barclays Bank Delaware	Cap1/Kohls Dept Store	Capital One
P.O. Box 8803	P.O. Box 31293	<del>*</del>
		Attention: Bankruptcy Department
Wilmington, DE 19899	Salt Lake City, UT 84131	1500 Capital One Drive
		Richmond, VA 23238
Class	C't:	C'ath and
Chase	Citi P.O. P. (100	Citibank
Attention: Bankruptcy Department	P.O. Box 6190	Citicorp Services Bankruptcy
P.O. Box 15298	Sioux Falls, SD 57117	P.O. Box 790040S
Wilmington, DE 19850		Saint Louis, MO 63129
C'.: 1 CI	G to D 1	G : D 1/D 11
Citicards Cbna	Comenity Bank	Comenity Bank/Buckle
P.O. Box 6241	P.O. Box 182686	P.O. Box 182789
Sioux Falls, SD 57117	Bankruptcy Department	Columbus, OH 43218
	Columbus, OH 43218	
Comenitycapital/Sephor	Capital One, N.A. successor by	Elan Fin Svcs/Fidelity
P.O. Box 182120	merger to Discover Bank	4325 17th Ave S
Columbus, OH 43218	P.O. Box 3025	Fargo, ND 58125
	New Albany, OH 43054	
Franchise Tax Board	Gm Financial	Internal Revenue Service
P.O. Box 2952	P.O. Box 181145	P.O. Box 7346
Sacramento, CA 95812	Arlington, TX 76096	Philadelphia, PA 19101-7317
Sacramento, CA 93812	Armigion, 1X 70090	rimadeipina, rA 19101-7317
Jpmcb Card	Modlin Slinsky PA	NewRez, LLC
P.O. Box 15369	1551 Sawgrass Corporate Pkwy	dba Shellpoint Mortgage
Wilmington, DE 19850	Suite #110	Servicing
	Sunrise, FL 33323	P.O. Box 650840
		Dallas, TX 75265-0840

Schoolsfirst FCU P.O. Box 11547 Santa Ana, CA 92711	Syncb/Sams Club Dc P.O. Box 965005 Orlando, FL 32896	Syncb/Amazon P.O. Box 71727 Philadelphia, PA 19176
Thd/Cbna P.O. Box 6497 Sioux Falls, SD 57117	Synchrony Bank Attention: Bankruptcy Department P.O. Box 530912 Atlanta, GA 30353-0912	Tesla Energy Billing Department P.O. Box 3500 Draper, UT 84020
Wfbna Card P.O. Box 393 Minneapolis, MN 55480	Third Federal Savings & Loan 7007 Broadway Avenue Cleveland, OH 44105	Wells Fargo P.O. Box 2594 Bankruptcy Department Faribault, MN 55021